

Application No.: 10/730,859
Filing Date: December 9, 2003

REMARKS

In view of the above, the claims that are elected for prosecution in the present application are Claims 9-14, 24-27 and 29. Claims 1-8, 15-23, 28 and 30 are cancelled without prejudice. If the Examiner has any questions regarding the above election or would like to discuss this response further, he is cordially invited to contact the undersigned so that any such questions may be promptly resolved.

No Disclaimers or Disavowals

Although the present communication may include alterations to the application or claims, or characterizations of claim scope or referenced art, the Applicants are not conceding in this application that previously pending claims are not patentable over the cited references. Rather, any alterations or characterizations are being made to facilitate expeditious prosecution of this application. The Applicants reserve the right to pursue at a later date any previously pending or other broader or narrower claims that capture any subject matter supported by the present disclosure, including subject matter found to be specifically disclaimed herein or by any prior prosecution. Accordingly, reviewers of this or any parent, child or related prosecution history shall not reasonably infer that the Applicants have made any disclaimers or disavowals of any subject matter supported by the present application.

Co-Pending Applications of Assignee

Applicant wishes to draw the Examiner's attention to the following co-pending applications of the present application's assignee.

| Appl.No. | Filing Date | Attorney Docket No. | Title |
|-----------------|--------------------|--------------------------------|--|
| 10/731,038 | 12/09/2003 | 1DATA.096A | Systems and Methods for Assessing the Risk of a Financial Transaction Using Reconciliation Information |
| 10/731,401 | 12/02/2003 | 1DATA.098A | Systems and Methods for Assessing the Risk of a Financial Transaction Using Biometric Information |
| 10/731,212 | 12/09/2003 | 1DATA.099A | Systems and Methods for Assessing the Risk of a Financial Transaction Using Geographic-Related Information |

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| Appl.No. | Filing Date | Attorney Docket No. | Title |
|-----------------|--------------------|----------------------------|--|
| 10/731,540 | 12/09/2003 | 1DATA.101A | Systems and Methods for Assessing the Risk of a Financial Transaction Using Authentication Marks |
| 11/925,629 | 10/26/2007 | 1DATA.101C1 | Systems and Methods for Assessing the Risk of a Financial Transaction Using Authentication Marks |
| 10/731,294 | 12/09/2003 | 1DATA.104A | Systems and Methods for Obtaining Payor Information at a Point of Sale |
| 10/731,519 | 12/09/2003 | 1DATA.105A | Systems and Methods for Obtaining Biometric information at a Point of Sale |
| 10/730,868 | 12/09/2003 | 1DATA.106A | Systems and Methods for Obtaining authentication Marks at a Point of Sale |

Applicant notes that cited references, office actions, responses and notices of allowance currently exist or will exist for the above-referenced matters. Applicant also understands that the Examiner has access to sophisticated online Patent Office computing systems that provide ready access to, for example, specification and drawing publications, pending claims and complete file histories, including, for example, cited art, office actions, responses, and notices of allowance.

In the table below, Applicant has identified recent actions in these matters and Applicant respectfully requests that the Examiner review the entire file histories. While Applicant does not believe it necessary to individually list every Patent Office communication, along with Applicant's associated responses, Applicant is doing so as a courtesy. In addition, Applicant respectfully requests that the Examiner continue to review these file histories for current information about these matters.

| Appl.No. | Attorney Docket No. | Document Type | Relevant Date |
|-----------------|----------------------------|--|----------------------|
| 10/731,038 | 1DATA.096A | Final Office Action | 12/26/2007 |
| 10/731,038 | 1DATA.096A | Response to Office Action of 8/17/2007 | 11/19/2007 |
| 10/731,038 | 1DATA.096A | Office Action | 8/17/2007 |
| 10/731,401 | 1DATA.098A | Advisory Action | 12/31/2007 |

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| Appl.No. | Attorney Docket No. | Document Type | Relevant Date |
|------------|------------------------|---|---------------|
| 10/731,401 | 1DATA.098A | Response to Final Office Action of 7/27/2007 | 11/27/2007 |
| 10/731,401 | 1DATA.098A | Final Office Action | 07/27/2007 |
| 10/731,401 | 1DATA.098A | Response to Office Action of 1/16/2007 | 05/16/2007 |
| 10/731,401 | 1DATA.098A | Office Action | 01/16/2007 |
| 10/731,540 | 1DATA.101A | Notice of Allowability | 07/26/2007 |
| 10/731,540 | 1DATA.101A | Response to Office Action of 1/16/2007 | 5/16/2007 |
| 10/731,540 | 1DATA.101A | Office Action | 1/16/2007 |
| 10/730,868 | 1DATA.106A | Response to Office Action of 7/19/2007 | 11/19/2007 |
| 10/730,868 | 1DATA.106A | Office Action | 7/19/2007 |

However, if the Examiner cannot readily access these file histories, the Applicant would be pleased to provide any portion of any of the file histories at any time upon specific Examiner request.

Please charge any additional fees, including any fees for additional extension of time, or credit overpayment to Deposit Account No. 11-1410.

Respectfully submitted,

KNOBBE, MARTENS, OLSON & BEAR, LLP

Dated: 1/17/08

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